

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Jay M. Rames : Bankruptcy No. 23-70297
Debtor :
Jay M. Rames : Chapter 13
Movant :
v. : Related to Document No. 1
No Respondent :

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors holding Secured Claims

Check one:

Creditor(s) added

NO creditor(s) added

Creditor(s) deleted

Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

Creditor(s) added

NO creditor(s) added

Creditor(s) deleted

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

Creditor(s) added

NO creditor(s) added

Creditor(s) deleted

Schedule G - Executory Contracts and Unexpired Leases

Check one:

Creditor(s) added

NO creditor(s) added

Creditor(s) deleted

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Statement of Financial Affairs

Chapter 7 Individual Debtor's Statement of Intention
 Chapter 11 List of Equity Security Holders
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor
 Other _____

Date: October 29th, 2023

Respectfully Submitted:
/s/ Richard G. Allen, Esquire
Richard G. Allen, Esquire
P.O. Box 401
Delmont, PA 15626
PA ID # 304865
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richarda@johnstownbankruptcy.com
Attorney for Debtor

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case and this filing:

Debtor 1	Jay M. Rames		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF PENNSYLVANIA</u>			
Case number	<u>23-70297</u>		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1 Make: **Jeep**
 Model: **Wrangler**
 Year: **2011**
 Approximate mileage: **115000**
 Other information:
**Location: 727 Orchard Drive,
Duncansville PA 16635
vehicle in fair condition**

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$8,673.00 \$8,673.00

3.2 Make: **Toyota**
 Model: **Camry**
 Year: **2001**
 Approximate mileage: **280,000**
 Other information:
**Location: 727 Orchard Drive,
Duncansville PA 16635
vehicle in fair condition**

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$1,635.00 \$1,635.00

Debtor 1 Jay M. RamesCase number (if known) 23-70297**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes4.1 Make: Tiffin

Who has an interest in the property? Check one

Model: Allegro Red Debtor 1 onlyYear: 2019 Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put
the amount of any secured claims on Schedule D:
*Creditors Who Have Claims Secured by Property.*Current value of the
entire property?\$180,000.00Current value of the
portion you own?\$180,000.00

Other information:

Location: 727 Orchard Drive,
Duncansville PA 16635
fmv determined by JD Power
motorhome

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....=>\$190,308.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

bedroom set, living room set, king bedroom set, two set of china,
kitchen appliances, outdoor furniture and grill,
office furniture, workbench and basic tools, dining room set, rec
room set, table couch endtables, wine cabinet and other
household items

Location: D&D Moving and Storage Inc., 7881 Root Road, North
Ridgeville, OH 44039

\$8,000.00**desk****Location:** 727 Orchard Drive, Duncansville PA 16635\$50.00**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....**three personal computers, two televisions****Location:** D&D Moving and Storage Inc., 7881 Root Road, North
Ridgeville, OH 44039\$650.00**game systems, laptop personal computer****Location:** 727 Orchard Drive, Duncansville PA 16635\$400.00**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No

Debtor 1 Jay M. RamesCase number (if known) 23-70297 Yes. Describe.....

book collection paperback books art work signed artwork - WWII artwork prints Location: D&D Moving and Storage Inc., 7881 Root Road, North Ridgeville, OH 44039	\$700.00
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Vintage WWII M-1 Rifle in poor shape Location: 727 Orchard Drive, Duncansville PA 16635	\$3,000.00
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9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

Chicken coup Location: 727 Orchard Drive, Duncansville PA 16635	\$500.00
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in ground pool Location: 727 Orchard Drive, Duncansville PA 16635	\$1,000.00
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10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....

pistol, rifle Location: 727 Orchard Drive, Duncansville PA 16635	\$500.00
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11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....

clothes and shoes Location: 727 Orchard Drive, Duncansville PA 16635 and Location: D&D Moving and Storage Inc., 7881 Root Road, North Ridgeville, OH 44039	\$200.00
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12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

wedding band, watch Location: 727 Orchard Drive, Duncansville PA 16635	\$1,500.00
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13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....

Debtor 1 Jay M. RamesCase number (if known) 23-70297

11 chickens two dogs 1 gecko Location: 727 Orchard Drive, Duncansville PA 16635	\$135.00
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14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$16,635.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

Cash on hand **\$40.00****17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name:

17.1. Checking **USAA** **\$44.00****17.2. Savings** **USAA** **\$65.00****18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Debtor 1 Jay M. RamesCase number (if known) 23-70297 Yes. List each account separately.

Type of account:

Institution name:

401(k)Fidelity\$50,000.00**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes.....

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 Jay M. RamesCase number (if known) 23-70297

<u>Fidelity term life insurance</u>	<u>Ann Rames</u>	<u>\$0.00</u>
<u>USAA term life insurance</u>	<u>Ann Rames</u>	<u>\$0.00</u>

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

<u>\$50,149.00</u>

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

<u>\$0.00</u>

Debtor 1

Jay M. Rames

Case number (if known)

23-70297**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$0.00
56. Part 2: Total vehicles, line 5	\$190,308.00
57. Part 3: Total personal and household items, line 15	\$16,635.00
58. Part 4: Total financial assets, line 36	\$50,149.00
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61...	\$257,092.00
	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$257,092.00

Fill in this information to identify your case:

Debtor 1	Jay M. Rames		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA	
Case number (if known)	<u>23-70297</u>		

Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt**1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
2011 Jeep Wrangler 115000 miles Location: 727 Orchard Drive, Duncansville PA 16635 vehicle in fair condition Line from <i>Schedule A/B</i> : 3.1	\$8,673.00	<input checked="" type="checkbox"/> \$4,450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2011 Jeep Wrangler 115000 miles Location: 727 Orchard Drive, Duncansville PA 16635 vehicle in fair condition Line from <i>Schedule A/B</i> : 3.1	\$8,673.00	<input checked="" type="checkbox"/> \$4,223.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2001 Toyota Camry 280,000 miles Location: 727 Orchard Drive, Duncansville PA 16635 vehicle in fair condition Line from <i>Schedule A/B</i> : 3.2	\$1,635.00	<input checked="" type="checkbox"/> \$1,635.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2019 Tiffin Allegro Red Location: 727 Orchard Drive, Duncansville PA 16635 fmv determined by JD Power motorhome Line from <i>Schedule A/B</i> : 4.1	\$180,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **Jay M. Rames**

Case number (if known)

23-70297

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
bedroom set, living room set, king bedroom set, two set of china, kitchen appliances, outdoor furniture and grill, office furniture, workbench and basic tools, dining room set, rec room set, table couch endtables, wine cabinet and other household items Line from Schedule A/B: 6.1	<u>\$8,000.00</u>	<input checked="" type="checkbox"/> \$8,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
desk Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 6.2	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
three personal computers, two televisions Location: D&D Moving and Storage Inc., 7881 Root Road, North Ridgeville, OH 44039 Line from Schedule A/B: 7.1	<u>\$650.00</u>	<input checked="" type="checkbox"/> \$650.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
game systems, laptop personal computer Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 7.2	<u>\$400.00</u>	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
book collection paperback books art work signed artwork - WWII artwork prints Location: D&D Moving and Storage Inc., 7881 Root Road, North Ridgeville, OH 44039 Line from Schedule A/B: 8.1	<u>\$700.00</u>	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Vintage WWII M-1 Rifle in poor shape Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 8.2	<u>\$3,000.00</u>	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Chicken coup Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 9.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
in ground pool Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 9.2	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
pistol, rifle Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 10.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **Jay M. Rames**

Case number (if known)

23-70297

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
clothes and shoes Location: 727 Orchard Drive, Duncansville PA 16635 and Location: D&D Moving and Storage Inc., 7881 Root Road, North Ridgeville, OH 44039 Line from Schedule A/B: 11.1	<u>\$200.00</u>	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
wedding band, watch Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 12.1	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
11 chickens two dogs 1 gecko Location: 727 Orchard Drive, Duncansville PA 16635 Line from Schedule A/B: 13.1	<u>\$135.00</u>	<input checked="" type="checkbox"/> \$135.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Cash on hand Line from Schedule A/B: 16.1	<u>\$40.00</u>	<input checked="" type="checkbox"/> \$40.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: USAA Line from Schedule A/B: 17.1	<u>\$44.00</u>	<input checked="" type="checkbox"/> \$44.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: USAA Line from Schedule A/B: 17.2	<u>\$65.00</u>	<input checked="" type="checkbox"/> \$65.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
401(k): Fidelity Line from Schedule A/B: 21.1	<u>\$50,000.00</u>	<input checked="" type="checkbox"/> \$50,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Fidelity term life insurance Beneficiary: Ann Rames Line from Schedule A/B: 31.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)
USAA term life insurance Beneficiary: Ann Rames Line from Schedule A/B: 31.2	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes